

**Insurance Basics and Overview**

Virtual Training



Presented By: The Education and Outreach Team

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## About the Plan


□ The State Group Insurance Program covers three different populations (called entities):

Local Education Employees



Local Government Employees



State & Higher Education Employees

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## About the Plan

- ❑ The health plan is **self-insured** – The State (not an insurance company) pays claims from premiums collected from members and their employers.
- ❑ Benefits Administration manages the State Group Insurance Program and works with Agency Benefits Coordinators (ABCs) in the agencies to serve plan members.



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## Health Benefits



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## Commonly Used Terms

- ☐ Out of Pocket Maximum
- ☐ Deductible
- ☐ Premium
- ☐ Copay
- ☐ Coinsurance

Please note that these as well as additional terms can be found on website under the **Health Section**.



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## What is a Network?

- ☐ A group of doctors, hospitals and other healthcare providers, that have an agreement with a carrier
  - ☐ Services are provided at set fees that are discounted rates.
  - ☐ In-network providers cost less.



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## Network Options

- ❑ Employees have the choice of three networks of doctors and facilities; please ensure that employees check the network for their providers as changes can occur.



Cigna LocalPlus (LP)



BlueCross BlueShield  
Network S



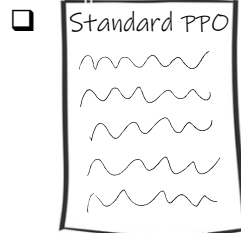
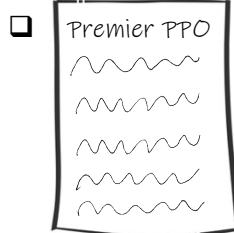
Cigna Open Access  
Plus (OAP)

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## Plans

State offers three health plan options:



A PPO is a Preferred Provider Organization.

How a PPO Works:

- ❑ Members have access to a network of doctors and facilities that charge pre-negotiated fees.
- ❑ The member may pay **more** for services from **out-of-network** providers.

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## Plan Comparison

Premier	Standard
Higher Premium	Lower Premium
Lower Deductible	Higher Deductible
10% Coinsurance	20% Coinsurance



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## CDHP/HSA

Let's look at some of the characteristics of the CDHP/HSA.

- ☐ Lower Premiums
- ☐ Ability to save up to \$3600/\$7200 pre-tax per year for future health care expenses
- ☐ An HSA account is opened for every employee who enrolls in the CDHP plan.
- ☐ Can pay healthcare expenses for qualified family members who are not on the plan
- ☐ HSA money rolls over each year.
- ☐ Money can be used for non-medical expenses when the employee turns 65.

Optum will be the new vendor for 2021.

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## Health Premiums

Premiums can be located on the website on the Premiums page.



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## Telehealth

Members can talk to a doctor by phone or computer from anywhere, at anytime.

When to use Telehealth:

- ☐ For non-emergency medical issues (allergies, asthma, bronchitis, cold & flu, infections, fever, earaches, nausea, pink eye, sore throat)
- ☐ 24 hours a day, seven days a week-including nights, weekends, and holidays

State-Sponsored Telehealth program cost:

- ☐ PPO Members: Copay is \$15 (in-network)
- ☐ CDHP Members: You pay the negotiated rate per visit until you reach your deductible, then the primary care office visit coinsurance applies



In order to utilize this service, members must pre-register with their network carrier (BCBST or Cigna) and go through the network carrier programs (PhysicianNow, MDLive, or Amwell).

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## Pharmacy Benefits



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## Pharmacy Benefits

Pharmacy benefits are included when enrolled in a health plan.

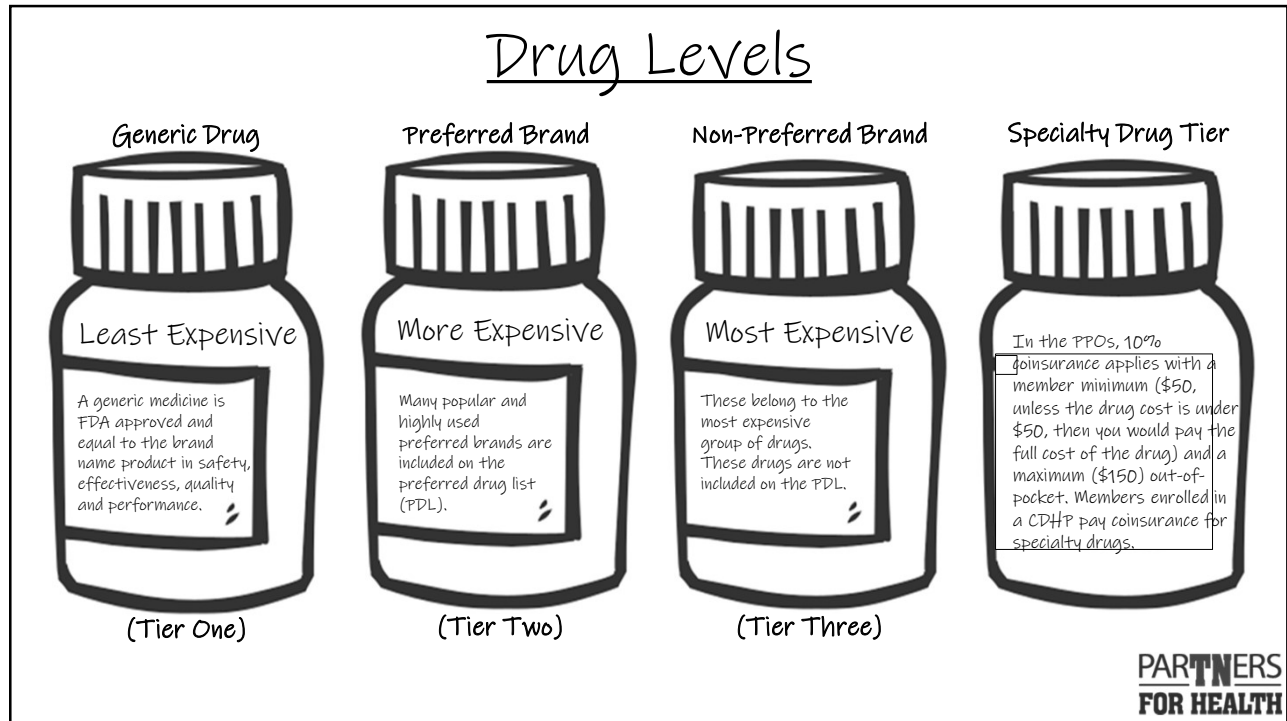
Out of Pocket Pharmacy costs are based on three different factors:

- ☐ The member's plan option
- ☐ The drug level (tier) of the medication
- ☐ Whether the prescription is for a 1-30 day supply or a 31-90 day extended supply



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## Employee Assistance Program (EAP)

- ☐ Offered to eligible state employees and their eligible family members, even if they are not enrolled in medical coverage
- ☐ All services are confidential and available at no cost to eligible employees and their dependents.
- ☐ Employees and their eligible dependents may use up to five, no-cost counseling sessions per occurrence.
- ☐ EAP sessions are available through virtual visits.



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## When to Use EAP

- |                                                             |                                            |
|-------------------------------------------------------------|--------------------------------------------|
| <input type="checkbox"/> Family or relationship issues      | <input type="checkbox"/> Grief and loss    |
| <input type="checkbox"/> Feeling anxious or depressed       | <input type="checkbox"/> Work/life balance |
| <input type="checkbox"/> Dealing with addiction             |                                            |
| <input type="checkbox"/> Legal or financial issues          |                                            |
| <input type="checkbox"/> Child and elder care               |                                            |
| <input type="checkbox"/> Difficulties and conflicts at work |                                            |



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## Behavioral Health

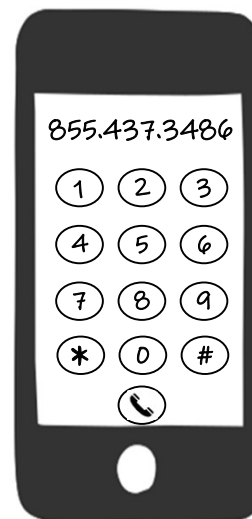
- ❑ Behavioral health benefits are available to members and dependents enrolled in medical insurance.
- ❑ For a full list of behavioral Health benefits, visit [www.here4tn.com](http://www.here4tn.com)



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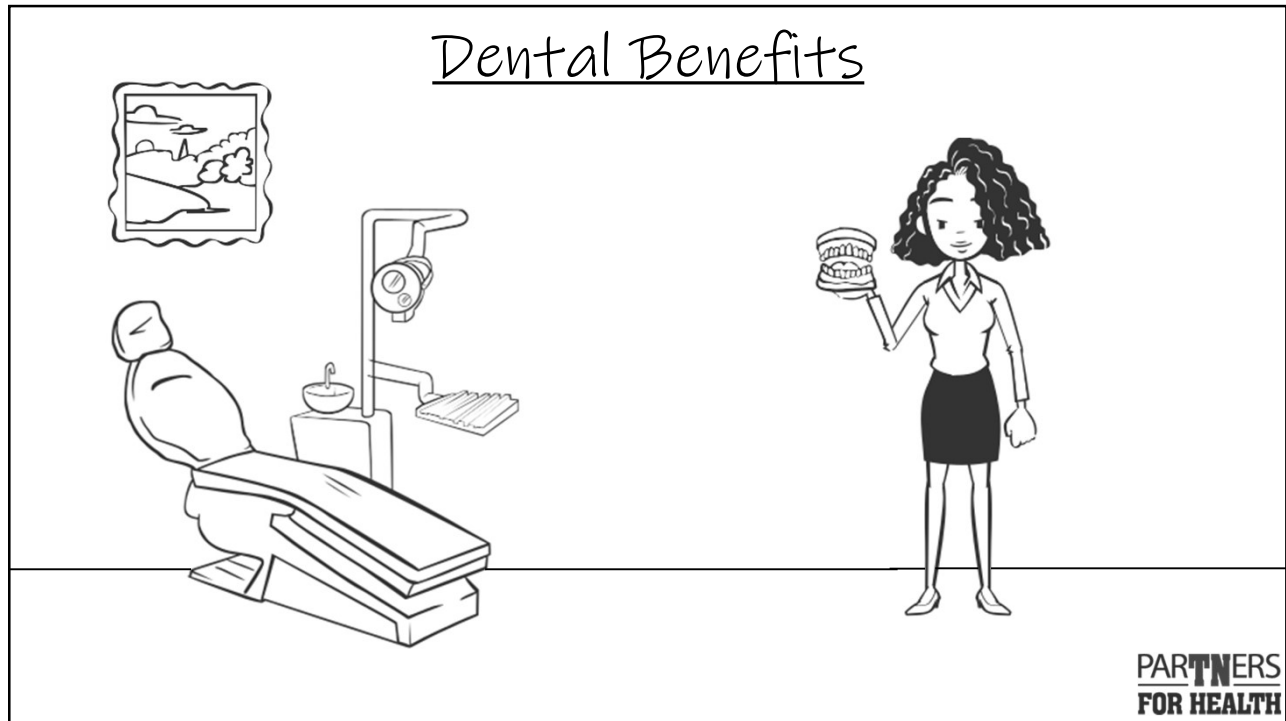
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## EAP and Behavioral Health



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## Dental Benefits Information

Eligible employees can choose between two dental plans:

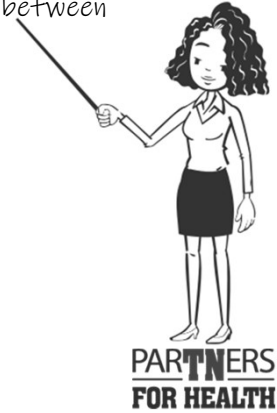
Prepaid	DPPO
Participating Dentists Only	Use Any Dentist
Fixed co-pays	Deductible applies for Basic and Major Dental Care
No Deductibles	You pay coinsurance for Basic, Major, Orthodontic, and out-of-network covered services.
No Waiting Periods	Some services (crowns, dentures, implants, and complete or partial dentures) require a six-month waiting period from the member's coverage start date before benefits begin.
Pre-existing Conditions Covered	12 month waiting period from the member's coverage start date for both a tooth replacement & orthodontics
Referrals to Specialist are Required	Referrals to Specialist are NOT Required.
Orthodontic treat is not covered if the treatment plan began prior to the effective date of coverage.	

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## Dental Benefits Information

- ☐ Cigna will remain the vendor for the Pre-paid plan.
- ☐ The contract for MetLife DPPO will be extended for 2021.
- ☐ During Annual Enrollment, eligible employees can enroll in or transfer between dental options.
- ☐ Dental insurance is paid 100% by the member.



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## Dental Premiums

- ☐ Premiums can be located on the website on the Premiums page.



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## Vision Benefits



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## Vision Insurance

- ☐ Eligible employees can choose between two vision plans:
  - ☐ Basic Plan; OR
  - ☐ Expanded Plan
- ☐ Administered by Davis Vision
- ☐ For a specific provider go to <http://www.davisvision.com/stateofTN>
- ☐ During Annual Enrollment, eligible employees can enroll in or transfer between vision plans.
- ☐ Vision insurance is paid 100% by the member.



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## Vision Insurance

Basic Plan	Expanded Plan
Discounted Rates	Co-pays
Allowances	Discounted Rates & Allowances

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## Vision Premiums

Premiums can be located on the website on the Premiums page.



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## Life Insurance Benefits



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## Life Insurance Benefits



**Basic Term Life**  
\$20,000 provided  
to all employees



**Basic Accidental Death &  
Dismemberment Insurance**  
\$40,000 provided to all employees

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## Life Insurance Benefits

### Voluntary Term Life Insurance

- ☐ If employees qualify, they can purchase additional Voluntary Term Life Insurance coverage for themselves and their dependents.
- ☐ Employees may enroll in this coverage regardless of whether they are enrolled in health coverage.
- ☐ Enrollment is not automatic.
- ☐ For more information, you can visit [Securian-lifebenefits.com/stateoftn](https://Securian-lifebenefits.com/stateoftn) or call 866-881-0631.

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## Disability Insurance



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## Disability Insurance

- ☐ Disability benefits are offered to full-time State and Higher Education employees through MetLife. Premiums will stay the same in 2021; employees will pay the premium.
- ☐ Short Term Disability (STD): Replaces a portion of your income during a disability, which could last up to 26 weeks.
- ☐ Long Term Disability (LTD) (**state employees only**): Replaces a portion of your income during a disability that is expected to last longer than 90-180 days.

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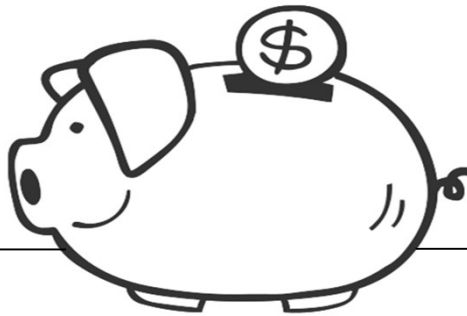
## Disability Insurance

- ☐ During Annual Enrollment, employees can apply for enrollment or increase coverage if they are currently enrolled.
- ☐ Employees can select a benefit option under STD and/or LTD (if eligible).
- ☐ Find more information, including how to calculate rates, visit [www.tn.gov/partnersforhealth](http://www.tn.gov/partnersforhealth).
  - ☐ First, click on **Other Benefits**. Then, click on **Disability**.
  - ☐ Monthly premium rates will also be in Edison.
- ☐ Contact MetLife:
  - ☐ 855.700.8001, M-F, 7a.m. -10 p.m.
  - ☐ [www.metlife.com/StateofTN](http://www.metlife.com/StateofTN)
- ☐ MetLife will mail a Statement of Health form with medical questions to you.

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## Flexible Spending Accounts



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## Flexible Spending Accounts

- ☐ An FSA can help reduce your taxable income and save money.
- ☐ Set aside pre-tax earnings to pay for eligible expenses:
  - ☐ Medical FSA (State and Higher Education)
  - ☐ Limited Purpose FSA (State and Higher Education)
  - ☐ Dependent care FSA (State and Higher Education)
  - ☐ Parking FSA (State)
  - ☐ Transportation FSA (State)
- ☐ State Employees can enroll in an FSA in Edison.
- ☐ Higher Education Employees must enroll through their institution/Optum.



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## Flexible Spending Accounts

Medical FSA	Limited Purpose FSA
Contribute up to \$2750 for 2021	Contribute up to \$2750 for 2021
Carry over limit is \$500	Carry over limit is \$500
Used to pay for certain medical, dental, vision, and prescription costs not covered by insurance.	Used for dental and vision expenses only
Cannot be enrolled in CDHP/HSA	For participants enrolled in CDHP/HSA

☐ Cannot enroll in both Medical FSA and Limited FSA in the same year

☐ Must re-enroll during AE each year to continue participation

☐ Members will get a debit card to use their funds.

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## Flexible Spending Accounts

### Dependent Care (DC)-FSA

- ☐ Annual Limit is \$5,000.00 per year (up to \$2,500.00 per spouse for married couples filing jointly)
- ☐ No carry over amounts
- ☐ Used to pay for certain dependent-care costs, such as after school care, baby-sitting fees, adult or child daycare and preschool for children under 13



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## Availability of Funds

- ❑ Employees who enroll in a medical or limited purpose FSA during Annual Enrollment will have their full election amount available to them the first week of January, or approximately 3-4 weeks after they enroll.



- ❑ DC-FSA funds are only available as they are taken from your paycheck; your full election amount is not available up front.
- ❑ In addition, you may only file claims for dependent care for which you have a sufficient amount in your account to pay for them.

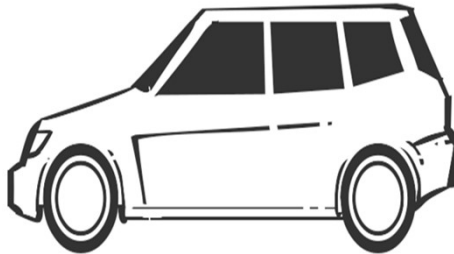
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## Flexible Spending Accounts

### **Transportation and Parking-FSA**

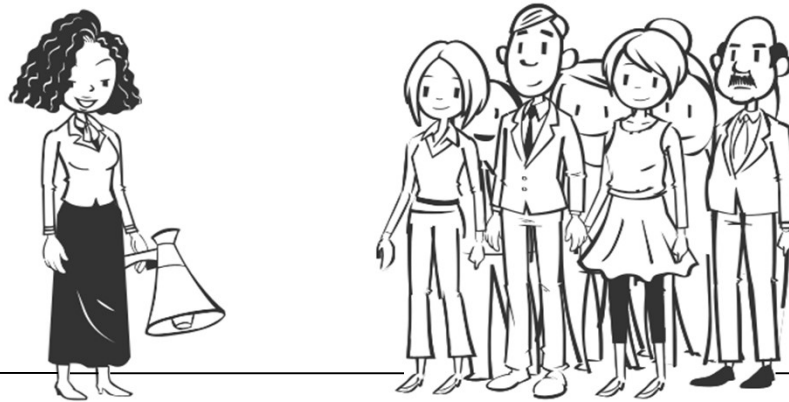
- ❑ Used to pay for certain work related and/or parking expenses
- ❑ State employees who have a transportation/parking FSA must submit current year claims by April 30<sup>th</sup> of the following year.
- ❑ Employees may enroll, change, or cancel at any time throughout the year.
- ❑ The maximum contribution amount to the transportation FSA and/or the parking FSA is \$270 per month.



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## Enrollment



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## Online Enrollment through ESS

- ☐ Members select health insurance and other benefit options online.
- ☐ Log in to Edison: [www.edison.tn.gov](http://www.edison.tn.gov)
  - ☐ Employees can utilize the First Time User/Password Reset link on the homepage to retrieve their access ID and password.
  - ☐ Select Self Service and follow prompts for enrollment.
  - ☐ A step-by-step video is available on the website.
- ☐ If covering dependents, submit dependent verification by:
  - ☐ Uploading electronic documentation via ESS
  - ☐ Submit documents via document upload in Zendesk

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## Enrollment through eForm

### Steps to Enrolling via Benefits eForm

- 1) Create Benefit eForm (you will need the EMPLID or SSN)
- 2) Add Dependents
- 3) Select Coverage
- 4) Upload Documents (a separate attachment is required for each document)
- 5) Submit Benefit eForm

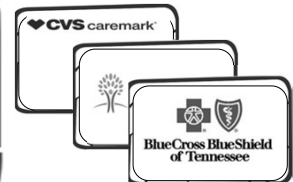
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## When Will Cards Arrive?

- ☐ **CVS Caremark** will send separate ID cards for your pharmacy benefits (Note: each family member's card may arrive in a separate envelope).
- ☐ If enrolled in dental or vision benefits, the employee will also receive their ID cards within three weeks.
- ☐ New employees and employees that change or transfer plans will receive new cards.
- ☐ Members can always request additional cards by contacting the vendor.

Blue Cross Blue Shield	Cigna
Will send up to two ID cards automatically, both with the member's name.	Will send separate ID cards for each insured family member with each participant's name.
Can be used by any covered dependent	Up to 4 cards per envelope



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# Any Questions?



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